

US METRO BANK

	CPP Disbursement Date 02/06/2009	Cert 58310	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$117	\$102	-12.9%		
Loans	\$91	\$85	-6.9%		
Construction & development	\$1	\$0	-100.0%		
Closed-end 1-4 family residential	\$0	\$0			
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-61.9%		
Commercial & Industrial	\$28	\$23	-16.7%		
Commercial real estate	\$62	\$62	-0.3%		
Unused commitments	\$2	\$7	225.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$25	\$16	-36.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$101	\$86	-14.7%		
Deposits	\$100	\$85	-15.6%		
Total other borrowings	\$0	\$1			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$16	\$16	-1.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	13.2%	14.8%	--		
Tier 1 risk based capital ratio	16.6%	18.5%	--		
Total risk based capital ratio	17.8%	19.7%	--		
Return on equity ¹	-18.1%	-1.3%	--		
Return on assets ¹	-2.4%	-0.2%	--		
Net interest margin ¹	3.3%	4.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	61.8%	39.3%	--		
Loss provision to net charge-offs (qtr)	77.2%	167.9%	--		
Net charge-offs to average loans and leases ¹	5.1%	1.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	8.6%	11.8%	4.1%	1.2%	--
Commercial real estate	3.3%	3.9%	0.0%	0.0%	--
Total loans	4.8%	6.1%	1.3%	0.3%	--